

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Gorski & Knowlton PC

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Attorneys for Debtor(s)

In Re:

Laura E. Banks

Debtor(s)

Chapter 13

Case No.: 16-28989-CMG

Judge: Christine M. Gravelle

**CERTIFICATION OF LAURA E. BANKS IN OPPOSITION TO APPLICATION FOR
EARLY TERMINATION OF LOSS MITIGATION**

I, Laura E. Banks, of full age, hereby certifies as follows:

1. I am the Debtor in the above captioned matter and fully familiar with the facts set forth in this certification. I am submitting this certification to oppose the application by Bank of America for early termination of the loss mitigation period.
2. I believe there is a lack of communication between Bank of America and its counsel. I did receive the November 3, 2016 denial letter from Bank of America through counsel. I then contacted my dedicated customer service representative, Sonya Wilbert Anderson. On behalf of Bank of America, she advised me to re-apply and resubmit the documents to the underwriter as the prior denial may have been based on pre-petition income without contributions from friends or family members or stale information.

3. Based on the advice of Bank of America I proceeded to resubmit the loan modification application and voluminous financial documents. Attached as ***Exhibit A*** please find November 29, 2016 letter received from Bank of America confirming that they received the financial information.
4. Attached as ***Exhibit B*** please find November 30, 2016 correspondence received from Bank of America indicating that the package of financial documents received was complete and the "evaluation process should not take more than 30 days."
5. As Bank of America anticipates having a answer to me regarding my pending loan modification application by the end of December, I would ask that the Bank of America attorney request that I be terminated from the loss mitigation program be denied or adjourned to allow Bank of America to make a decision based upon the complete financial documents submitted.

I CERTIFY that the foregoing statements made by me are true to the best of my knowledge. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

/s/ Laura E. Banks

Laura E. Banks

Exhibit A

Bank of America PO BOX 31690
TAMPA, FL 33631-3690

AB 1130 085 000 00177 #@01 SP 0.399

ALLEN I GORSKI
311 WHITE HORSE AVE STE A
HAMILTON NJ 08610-1430


November 29, 2016

Loan No:

ALLEN I GORSKI:

We understand that you are the attorney representing the client referenced in the enclosed document(s). Accordingly, we are sending the enclosed information to you to provide to your client.

Please review this information. If you have any questions, please call us at the number provided in the enclosed document(s). We appreciate the opportunity to work with you.

Home Loan Team
Bank of America, N.A.Bank of America, N.A. Member FDIC. Equal Housing Lender  © 2016 Bank of America Corporation

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

Protect your personal information before recycling this document.

Bank of America PO BOX 31690
TAMPA, FL 33631-3690LAURA E. BANKS
197 Shrewsbury Ct
Pennington NJ 08534-5418LAURA E. BANKS
Account ending in

Date : November 29, 2016

We've received your financial documentation. Here's what to expect next.

Thank you for beginning the home loan assistance process with us and for providing your financial information. We will send you a letter in the next few days that either confirms we have all the documents we need from you, or identifies the documents you still need to provide, along with the timeframe in which you must provide them.

What you need to do

Please respond promptly to all requests you receive from us. Our ability to evaluate you for home loan assistance depends on our receipt of all necessary documents. It is important that you provide all requested information as soon as possible. Be advised that your financial documents must not be more than 90 days old at the time we receive them and only remain valid for a period of time (financial documents are valid for up to seven months from the date of the document depending on the type of document and investors' program requirements.) If a document expires before we complete our evaluation, we will notify you and request updated information. ***As soon as we receive your documents, we can quickly evaluate your loan for a modification.***

What to expect next

Once we have received all required documents, the loan evaluation process should not take more than 30 days. When we have completed our review, we will notify you whether or not you qualify for a loan assistance option, and provide instructions on what to do next. You will have at least 14 days to accept the offer. The actual number of days will be in the offer letter. If we are unable to offer you a loan assistance option, we will consider you for other foreclosure prevention programs such as a short sale or deed in lieu of foreclosure.

Please note that while we are evaluating your loan, we may use a property valuation report prepared by third parties to estimate the market value of your property. You are entitled to a copy of each valuation report we obtain in connection with our evaluation of your request, and we will provide you with a copy at no additional cost.

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Attention borrowers in California and Arizona: Please note that in order to be reviewed for the Hardest Hit Funds (HHF) program for your state, you will need to complete and return the Third Party Authorization Form included in your solicitation package. If you are unable to locate this form and wish to apply, you can contact your customer relationship manager for additional assistance. If you do not return this form, you will not be eligible for the HHF program. You will still be reviewed for all other loss mitigation options, per investor guidelines.

We're here to help

If you have questions about the process, please call or have your attorney call me at 800.669.6650 Monday through Friday, 8 a.m. to 5 p.m. local time.

You can also seek assistance at no charge from U.S. Department of Housing and Urban Development (HUD)-approved housing counselors by calling the HOPE Hotline number (888.995.HOPE). The HUD-approved counselors can work with you to create a household budget and develop an action plan to help reduce your household debt. Assistance in understanding this notice is available through the HOPE Hotline.

Sonya Wilbert-Anderson
Home Loan Team
Bank of America, N.A.

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Written Notices of Error, Requests for Information, and Qualified Written Requests (as defined in RESPA) must be sent to:
Bank of America N.A.
PO Box 942019
Simi Valley, CA 93094-2019

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MILITARY PERSONNEL/SERVICEMEMBERS: If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act (SCRA) and similar state laws provide significant protections and benefits to eligible military service personnel. However, military service and/or SCRA qualification may not necessarily prevent foreclosure. If your loan is in default, a court may authorize foreclosure. If you are having difficulty making your payments, please call us as soon as you can so we can discuss various home retention options. You can reach our Enterprise Military Benefits Unit at 877.345.0693. From outside the U.S., please call us at 817.245.4094. Both numbers are available 24/7. Homeowner counseling is also available at agencies such as Military OneSource at militaryonesource.mil or 800.342.9647 and Armed Forces Legal Assistance at legalassistance.law.af.mil, and through HUD-approved housing counseling agencies, which you can find at hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

EXHIBIT B

Bank of America PO BOX 31690
TAMPA, FL 33631-3690

AB 1202 241 000 01363 #@01 SP 0.399

ALLEN I GORSKI
311 WHITE HORSE AVE STE A
HAMILTON NJ 08610-1430

November 30, 2016

LOAN NUMBER:


ALLEN I GORSKI

We understand that you are the attorney representing the client referenced in the enclosed document(s). Accordingly, we are sending the enclosed information to you to provide to your client.

Please review this information. If you have any questions, please call us at the number provided in the enclosed document(s). We appreciate the opportunity to work with you.

Home Loan Team
Bank of America, N.A.

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Equal Housing Lender 

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Bank of America PO BOX 31690
TAMPA, FL 33631-3690LAURA E. BANKS
197 Shrewsbury Ct
Pennington NJ 08534-5418

LAURA E. BANKS

Account ending in

Date November 30, 2016

Thank you for sending your complete financial information.
Here's what to expect next.

We are pleased to let you know that your application is complete, and we are now evaluating your loan for loan assistance programs.

What you need to know

The evaluation process should not take more than 30 days. When we have completed our review, you will receive a letter detailing what you are eligible for or declined for, and instructions on how to proceed.

Please note that while we are evaluating your loan, we may use a property valuation report prepared by third parties to estimate the market value of your property. You are entitled to a copy of each valuation report we obtain in connection with our evaluation of your request, and we will provide you with a copy at no additional cost.

What you need to do

If you have another mortgage loan secured by this same property that Bank of America does not service, we encourage you to consider contacting your loan servicer(s) to discuss any other loan assistance options that may be available to you.

We're here to help

We appreciate your patience while we evaluate your loan. If you have questions about this process, please call or have your attorney call me at 800.669.6650 Monday through Friday, 8 a.m. to 5 p.m. local time.



You can also seek assistance at no charge from U.S. Department of Housing and Urban Development (HUD)-approved housing counselors by calling the HOPE Hotline Number (888.995.HOPE). The HUD-approved counselors can work with you to create a household budget and develop an action plan to help reduce your household debt. Assistance in understanding this notice is available through the HOPE Hotline.


We look forward to working with you and appreciate the opportunity to serve your home loan needs.

Sonya Wilbert-Anderson
Home Loan Team
Bank of America, N.A.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

Written Notices of Error, Requests for Information, and Qualified Written Requests (as defined in RESPA) must be sent to:
Bank of America, N.A. / PO Box 942019 / Simi Valley, CA 93094-2019

MILITARY PERSONNEL/SERVICEMEMBERS: If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act (SCRA) and similar state laws provide significant protections and benefits to eligible military service personnel. However, military service and/or SCRA qualification may not necessarily prevent foreclosure. If your loan is in default, a court may authorize foreclosure. If you are having difficulty making your payments, please call us as soon as you can so we can discuss various home retention options. You can reach our Enterprise Military Benefits Unit at 877.345.0693. From outside the U.S., please call us at 817.245.4094. Both numbers are available 24/7. Homeowner counseling is also available at agencies such as Military OneSource at militaryonesource.mil or 800.342.9647 and Armed Forces Legal Assistance at legalassistance.law.af.mil, and through HUD-approved housing counseling agencies, which you can find at hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

Equal Housing Lender 

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